

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MARIA L NARIDO

Debtor(s)

Case No. 15-24384

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/17/2015.
- 2) The plan was confirmed on 09/02/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/11/2016.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$2,650.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$2,650.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$407.76
Court Costs \$0.00
Trustee Expenses & Compensation \$105.65
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$513.41

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCE ONE	Unsecured	223.40	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	3,492.00	3,578.51	3,578.51	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
BALDWIN COURT CONDO ASSOC	Secured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Auto Finan	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	NA	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	2,144.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	1,392.00	1,392.88	1,392.88	0.00	0.00
COMENITY BANK	Unsecured	144.00	182.31	182.31	0.00	0.00
COMENITY CAPITAL	Unsecured	0.00	NA	NA	0.00	0.00
Consumers COOP CRED UN	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	0.00	NA	NA	0.00	0.00
EGS FINANCIAL	Unsecured	2,451.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	1,989.63	1,790.58	1,790.58	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	182.70	182.70	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	92.60	92.60	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,628.52	2,934.43	2,934.43	0.00	0.00
INTERNATIONAL COLLECTION AGE	Unsecured	977.50	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	5,510.04	3,000.00	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Unsecured	27,287.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	45,000.00	77,192.09	77,192.09	0.00	0.00
KIA MOTORS FINANCE CO	Unsecured	12,267.00	4,071.58	4,071.58	0.00	0.00
MACYS DSNB	Unsecured	13.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	0.00	2,540.39	2,540.39	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING	Unsecured	241.00	281.14	281.14	0.00	0.00
NORTHWEST COMMUNITY HOSP	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,415.00	3,524.43	3,524.43	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	759.00	810.18	810.18	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
Syncb/gap	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/JC PENNEY DC	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/JC PENNEY DC	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/JC PENNEY DC	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/LORD & TAYLOR	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	NA	343.82	343.82	0.00	0.00
THD/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Unsecured	2,929.00	1,097.94	2,797.94	0.00	0.00
TOYOTA MOTOR CREDIT	Secured	11,575.00	13,275.00	13,275.00	1,757.34	379.25
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WESTGATE TOWERS OWNERS ASSO	Unsecured	NA	0.00	791.60	0.00	0.00
WESTGATE TOWERS OWNERS ASSO	Secured	NA	791.60	0.00	0.00	0.00
WFDS/WACHOVIA DEALER SVC	Unsecured	0.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$77,192.09	\$0.00	\$0.00
Mortgage Arrearage	\$3,000.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,275.00	\$1,757.34	\$379.25
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$93,467.09	\$1,757.34	\$379.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,725.01	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,725.01	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,590.08	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$513.41</u>
Disbursements to Creditors	<u>\$2,136.59</u>

TOTAL DISBURSEMENTS : **\$2,650.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/21/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.